

NENEDD HOUSING STAFF



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Please contact our Housing Department at 402-379-1150 with any questions you may have.

NENEDD Housing Programs

Down Payment Assistance
Offering 0% interest deferred loans.

Owner-Occupied Rehabilitation
Low interest & forgivable loans for homeowners needing to make improvements.

New Construction
Offering construction subsidies, down payment assistance or a combination of both for clients looking to build

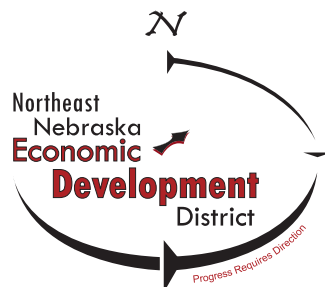
Program Contact Information:
Call 402-379-1150 or fax 402-379-9207
for more information

www.nenedd.org

111 S. 1st Street, Norfolk, NE 68701

Mission Statement

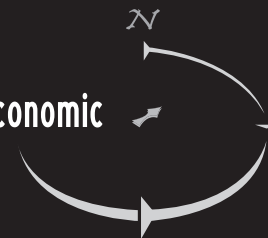
The mission of the Northeast Nebraska Economic Development District is to build communities, empower families and advance businesses through the use of a Comprehensive Economic Development Strategy.



Owner Occupied Housing Rehabilitation

Progress Requires Direction

Northeast Nebraska Economic Development District



Fullerton

Empowering Families

The Owner-Occupied Housing Rehabilitation program has helped countless homeowners receive funding for home repairs. Contact us today for information.

Improvements Eligible For Housing Rehabilitation

Structural Repairs:

- Foundations
- Sagging or rotten beams, joists, columns
- Stairs or porches
- Roofs or chimneys
- Floors

Energy Conservation/Weatherproofing:

- Insulation of ceilings and walls
- Repair or replacement of windows and doors
- Caulking and weather-stripping
- Installation of storm windows and doors
- Removal and installation of roof covering
- Painting or replacement of siding and trim

Modernization:

- Plumbing and plumbing fixtures
- Furnace and water heaters
- Air conditioning
- Lighting and wiring

Interior Renewal:

- Repairing of walls, ceiling, and floors
- Painting and paneling
- Room rearrangement
- Additions to alleviate overcrowded conditions



Before
Creighton OOR



After



Before
Fullerton OOR



After

Program Guidelines:

- Home must be owner-occupied to qualify
- Home cannot be converted to rental property
- Homeowner(s) must meet income guidelines
- Loan falls due upon transfer of title of property (including forgivable loans)

"I felt like this help was an answer to prayer and I sincerely thank God for all of you involved in this."

Zula Basett, OOR Client

Program Qualifications:

Program is based upon household income and household size. Applicants can qualify for the following programs:

Program A: 2% interest rate loan; up to 20 year term (maximum 240 payments)

Program B: 1% interest rate loan; up to 20 year term (maximum 240 payments)

Program C: 0% interest rate loan; up to 20 year term (maximum 240 payments)

Program D: 100% forgivable loan; 10 years term (must be 62 years or older to qualify)

Program Goals:

- Reduce monthly utility costs
- Improve energy performance in conjunction with the rehabilitation project
- Minimize ongoing maintenance for homeowners
- Preserve the housing unit
- Add to the quality of living



Before
Oakdale OOR



After

"If it wasn't for the NED, Inc program, my house wouldn't be as beautiful on the outside and my utilities would still be expensive. It was wonderful working with the District's housing staff and contractors. Many thanks for a job well done."

- Kimberly Worley, OOR Client